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STATEMENT UNDER 37 CFR 3.73(b)

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Applicant/Patent Owner: Kathleen Tyson-Quah
Application No./Patent No.: 10/814,730 Filed/Issue Date: March 31, 2004
METHOD OF REDUCING PAYMENTS RISK, LIQUIDITY RISK, AND SYSTEMATIC RISK Entitled: ASSOCIATED WITH PAYMENTS-BASED TRANSACTIONS
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The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.
1/30/2009
Signature Date
Davin Chin, 58,413 (206) 359-8000
Printed or Typed Name Telephone Number
Attorney for Assignee
Title